

# Excel 5-Year Financial Planning Template

## Revenue Totals



## Expenses Total



## Payroll Expenses Analysis

Salaries and Related Expenses	# of Staff	Assumptions	Monthly	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Personnel Change</b>				10	10	10	10	10
<b>Salaries and Wages</b>								
Owner Compensation	1		\$	10,000	10,000	10,000	10,000	10,000
Salaries	1		\$	10,000	10,000	10,000	10,000	10,000
<b>Wages</b>								
Full-Time Employees	10		\$	10,000	10,000	10,000	10,000	10,000
Estimated hours per week		40 hrs						
Estimated rate per hour		\$15						
Part-Time Employees	10		\$	7,000	7,000	7,000	7,000	7,000
Estimated hours per week		20 hrs						
Estimated rate per hour		\$15						
Independent Contractors	1	\$1,000.00	\$	4,000	4,000	4,000	4,000	4,000
<b>Total Salaries and Wages</b>	<b>21</b>		\$	<b>31,000</b>	<b>31,000</b>	<b>31,000</b>	<b>31,000</b>	<b>31,000</b>
<b>Total Less Contribution</b>	<b>24</b>		\$	<b>41,700</b>	<b>41,700</b>	<b>41,700</b>	<b>41,700</b>	<b>41,700</b>

## Balance Sheet

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Assets</b>					
Cash	10,000	15,000	20,000	25,000	30,000
Accounts Receivable	5,000	7,500	10,000	12,500	15,000
Inventory	3,000	4,500	6,000	7,500	9,000
Prepaid Expenses	1,000	1,500	2,000	2,500	3,000
Equipment	0	0	0	0	0
Other Assets	0	0	0	0	0
<b>Total Assets</b>	<b>19,000</b>	<b>28,500</b>	<b>38,000</b>	<b>47,500</b>	<b>57,000</b>
<b>Liabilities and Owner Equity</b>					
Accounts Payable	5,000	7,500	10,000	12,500	15,000
Notes Payable	0	0	0	0	0
Owner Equity	14,000	21,000	28,000	35,000	42,000
<b>Total Liabilities and Owner Equity</b>	<b>19,000</b>	<b>28,500</b>	<b>38,000</b>	<b>47,500</b>	<b>57,000</b>

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Liabilities and Owner Equity</b>					
Accounts Payable	5,000	7,500	10,000	12,500	15,000
Notes Payable	0	0	0	0	0
Owner Equity	14,000	21,000	28,000	35,000	42,000
<b>Total Liabilities and Owner Equity</b>	<b>19,000</b>	<b>28,500</b>	<b>38,000</b>	<b>47,500</b>	<b>57,000</b>
<b>Expenses</b>					
Salaries and Wages	31,000	31,000	31,000	31,000	31,000
Utilities	1,000	1,000	1,000	1,000	1,000
Insurance	1,000	1,000	1,000	1,000	1,000
Other Expenses	1,000	1,000	1,000	1,000	1,000
<b>Total Expenses</b>	<b>34,000</b>	<b>34,000</b>	<b>34,000</b>	<b>34,000</b>	<b>34,000</b>

### Five-Year Cash Flow Statement

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Operating Activities</b>					
Net Income	10,000	15,000	20,000	25,000	30,000
Depreciation	0	0	0	0	0
Change in Accounts Receivable	(2,500)	(3,750)	(5,000)	(6,250)	(7,500)
Change in Inventory	(1,500)	(2,250)	(3,000)	(3,750)	(4,500)
Change in Accounts Payable	2,500	3,750	5,000	6,250	7,500
Change in Prepaid Expenses	(1,000)	(1,500)	(2,000)	(2,500)	(3,000)
<b>Net Cash from Operations</b>	<b>7,500</b>	<b>11,250</b>	<b>15,000</b>	<b>18,750</b>	<b>22,500</b>
<b>Investing Activities</b>					
Equipment Purchase	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Other Investing Activities	0	0	0	0	0
<b>Net Cash from Investing</b>	<b>(10,000)</b>	<b>(10,000)</b>	<b>(10,000)</b>	<b>(10,000)</b>	<b>(10,000)</b>
<b>Financing Activities</b>					
Owner Investment	10,000	10,000	10,000	10,000	10,000
Other Financing Activities	0	0	0	0	0
<b>Net Cash from Financing</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>
<b>Net Change in Cash</b>	<b>7,500</b>	<b>11,250</b>	<b>15,000</b>	<b>18,750</b>	<b>22,500</b>
<b>Free Cash Flow</b>	<b>7,500</b>	<b>11,250</b>	<b>15,000</b>	<b>18,750</b>	<b>22,500</b>

### Profit and Loss Statement

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Revenue</b>	10,000	15,000	20,000	25,000	30,000
Cost of Goods Sold	(5,000)	(7,500)	(10,000)	(12,500)	(15,000)
Gross Profit	5,000	7,500	10,000	12,500	15,000
Operating Expenses	(3,000)	(3,750)	(4,500)	(5,250)	(6,000)
Depreciation	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
Interest Expense	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
Other Expenses	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
<b>Net Income</b>	<b>10,000</b>	<b>15,000</b>	<b>20,000</b>	<b>25,000</b>	<b>30,000</b>

Required Funds	Amount	Depreciation (if any)
<b>Fixed Assets</b>		
Real Estate Land	\$ 1,000.00	\$ -
Buildings	\$ 10,000.00	10
Capital Improvements	\$ -	\$ -
Equipment	\$ 1,000.00	\$ -
Furniture and Fixtures	\$ -	\$ -
Vehicles	\$ -	\$ -
Other Fixed Assets	\$ -	\$ -
<b>Total Fixed Assets</b>	<b>\$ 12,000.00</b>	
<b>Opening Cash</b>		
Pre-Opening Balance	\$ -	\$ -
Prepaid Insurance Premium	\$ 1,000.00	\$ -
Inventory	\$ 1,000.00	\$ -
Legal and Accounting Fees	\$ 1,000.00	\$ -
Net Deposits	\$ -	\$ -

# Assignment 3 Business Model And Financial Plan

**BM King**



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